Case 08-72695 Doc 1 Filed 08/21/08 Entered 08/21/08 10:23:08 Desc Main Document Page 1 of 42

B1 (Official Form 1)(1	/08)				oamon		.go ± 0.	'-				
		United No			ruptcy of Illino					Vol	untary Pet	ition
Name of Debtor (if in Bushland, Sherie		er Last, First	, Middle):			Name	of Joint De	ebtor (Spouse	e) (Last, First	t, Middle):		
All Other Names used (include married, maid FKA Sherie K Ra	en, and trade		8 years					used by the . maiden, and			years	
Last four digits of Soc. (if more than one, state al	Sec. or Indi	ividual-Taxp	ayer I.D. (ITIN) No./	Complete E	IN Last for	our digits o	f Soc. Sec. or state all)	r Individual-'	Taxpayer I.I	D. (ITIN) No./Con	nplete EIN
Street Address of Debt 715 Frankin Stre Oregon, IL	`	Street, City,	and State)	:			Address of	f Joint Debtor	r (No. and St	reet, City, a	,	
County of Residence of	r of the Prin	cipal Place o	of Busines	s:	ZIP Code 61061		y of Reside	ence or of the	Principal Pl	ace of Busin		ZIP Code
Ogle Mailing Address of De	btor (if diffe	erent from str	reet addres	ss):		Mailir	ng Address	of Joint Debt	tor (if differe	ent from stre	et address):	
					ZIP Code						2	ZIP Code
Location of Principal A (if different from street			r									
(Form of	age 2 of this des LLC and ot one of the a	ors) form. LLP) bove entities,	Sing in 1 Rail Stock	(Check lth Care Bu gle Asset Ro 1 U.S.C. § road ckbroker modity Bru ring Bank er Tax-Exe (Check back tor is a tax- er Title 26 o	eal Estate as 101 (51B)	e) anization d States	defined "incurr	the 1 ter 7 ter 9 ter 11 ter 12	Petition is Fi	hapter 15 Per f a Foreign I hapter 15 Per f a Foreign I hapter 15 Per f a Foreign I e of Debts k one box)	Under Which one box) etition for Recogn Main Proceeding etition for Recogn Nonmain Proceedi Debts are pri business deb	ition ing imarily
■ Full Filing Fee atta □ Filing Fee to be pa attach signed applic is unable to pay fee □ Filing Fee waiver r attach signed applic	ched id in installn cation for the except in in	e court's constallments. I	able to inc sideration Rule 1006 chapter 7 in	certifying t (b). See Offi ndividuals o	hat the debt cial Form 3A only). Must	tor Check	Debtor is a if: Debtor's a to insiders all applica A plan is Acceptance	a small busin not a small b aggregate not s or affiliates; able boxes: being filed w ces of the pla	ncontingent 1 ncontingent 1 ncontingent 1 ncontingent 1 ncontingent ncontingent ncontingent ncontingent ncontingent ncontingent 1	s defined in or as defined liquidated don \$2,190,00 ion.	11 U.S.C. § 101(3 d in 11 U.S.C. § 1 ebts (excluding de 0.	01(51D).
Statistical/Administra ☐ Debtor estimates the Debtor estimates the there will be no furnished.	at funds wil at, after any	l be available exempt proj	perty is ex	cluded and	administrat						FOR COURT USE O	NLY
Estimated Number of 0 1- 50- 49 99	Creditors 100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
Estimated Assets \$0 to \$50,001 to \$50,000 \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					
Estimated Liabilities S0 to \$50,001 to \$50,000 \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					

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BI (Official For	III 1)(1/08)		rage 2	
Voluntar	y Petition	Name of Debtor(s): Bushland, Sherie K		
(This page mu	ast be completed and filed in every case)	Baomana, onone it		
	All Prior Bankruptcy Cases Filed Within Last	t 8 Years (If more than two, attach a	dditional sheet)	
Location Where Filed:	This district	Case Number: 07 B 70273	Date Filed: 2/09/07	
Location Where Filed:		Case Number:	Date Filed:	
Pe	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than	an one, attach additional sheet)	
Name of Debt - None -	or:	Case Number:	Date Filed:	
District:		Relationship:	Judge:	
Does the debto Yes, and No. (To be complete Exhibit If this is a join	Exhibit C is attached and made a part of this petition. Exhibit C is attached and made a part of this petition. Exhibit C is attached and made a part of this petition. Exhibit C is attached and made a part of this petition.	(To be completed if debtor is an individue I, the attorney for the petitioner name have informed the petitioner that [he 12, or 13 of title 11, United States Counder each such chapter. I further ce required by 11 U.S.C. §342(b). X /s/ JEFFRY A. DAHLBER' Signature of Attorney for Debtor(JEFFRY A. DAHLBERG Defibit C pose a threat of imminent and identifiable chibit D ch spouse must complete and attach a part of this petition.	(Date)	
☐ Exhibit	D also completed and signed by the joint debtor is attached a	and made a part of this petition.		
	Information Regardin	•		
■	(Check any ap Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for There is a bankruptcy case concerning debtor's affiliate, go Debtor is a debtor in a foreign proceeding and has its prince this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	al place of business, or principal asset a longer part of such 180 days than eneral partner, or partnership pending cipal place of business or principal asset in the United States but is a defend	in any other District. g in this District. ssets in the United States in ant in an action or	
	Certification by a Debtor Who Reside (Check all app		erty	
	Landlord has a judgment against the debtor for possession		d, complete the following.)	
	(Name of landlord that obtained judgment) (Address of landlord)			
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment is			
	Debtor has included in this petition the deposit with the coafter the filing of the petition.	•	•	
	Debtor certifies that he/she has served the Landlord with the	his certification. (11 U.S.C. § 362(l))).	

B1 (Official Form 1)(1/08)

Voluntary Petition

(This page must be completed and filed in every case)

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Sherie K Bushland

Signature of Debtor Sherie K Bushland

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

August 20, 2008

Date

Signature of Attorney*

X /s/ JEFFRY A. DAHLBERG

Signature of Attorney for Debtor(s)

JEFFRY A. DAHLBERG

Printed Name of Attorney for Debtor(s)

Balsley & Dahlberg, LLP

Firm Name

5130 North Second Street Loves Park, IL 61111

Address

Email: www.balsleylawoffice.com

(815) 877-2593 Fax: (815) 877-7965

Telephone Number

August 20, 2008

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s): Bushland, Sherie K

Sign	atures	

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Sherie K Bushland		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.

I certify under penalty of perjury that the information provided above is true and correct.

□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling

Signature of Debtor: /s/ Sherie K Bushland
Sherie K Bushland

requirement of 11 U.S.C. § 109(h) does not apply in this district.

Date: _August 20, 2008

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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Sherie K Bushland		Case No	
_		Debtor	,	
			Chapter	7
			•	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	4,500.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7		36,120.57	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			420.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			1,656.00
Total Number of Sheets of ALL Schedules		19			
	T	otal Assets	4,500.00		
			Total Liabilities	36,120.57	

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Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Sherie K Bushland		Case No.	
-		Debtor	-,	
			Chapter	7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159. Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 16)	420.00
Average Expenses (from Schedule J, Line 18)	1,656.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	2,740.00

State the following:

		_
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		36,120.57
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		36,120.57

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B6A (Official Form 6A) (12/07)

In re	Sherie K Bushland	Case No
-		Debtor

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Wife, Joint, or Community

Nature of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > 0.00 (Total of this page)

 $Total > \hspace{1.5cm} 0.00$

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	Sherie K Bushland		Case No.
		Dobtor	

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	Χ			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Rock	River Bank/ savings	-	200.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	Misc.	household goods and furnishings	-	2,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	Clothi	ng and personal items	-	500.00
7.	Furs and jewelry.	Χ			
8.	Firearms and sports, photographic, and other hobby equipment.	Χ			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	X			
				Sub-Total (Total of this page)	al > 2,700.00

2 continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Sherie K Bushland	Case No

Debtor

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	Type of Property	N O	Description and Location of Property	Husband, Wife,	Current Value of Debtor's Interest in Property,
	Type of Property	N E	Description and Location of Property	Joint, or Community	without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	Х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	lı	nterest in Rockford Cardiology Associates 401K Plan	-	1,000.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	Χ			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	Х			
16.	Accounts receivable.	Χ			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
			(Tota)	Sub-Total of this page)	al > 1,000.00
			(10ta.	or uns page)	

Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Sherie K Bushland	Case No.
-		,

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	Х			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	Х			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	19	997 Ford Escort	-	800.00
26.	Boats, motors, and accessories.	Χ			
27.	Aircraft and accessories.	Χ			
28.	Office equipment, furnishings, and supplies.	Χ			
29.	Machinery, fixtures, equipment, and supplies used in business.	Χ			
30.	Inventory.	Χ			
31.	Animals.	Χ			
32.	Crops - growing or harvested. Give particulars.	Χ			
33.	Farming equipment and implements.	Χ			
34.	Farm supplies, chemicals, and feed.	Χ			
35.	Other personal property of any kind not already listed. Itemize.	Х			

| Sub-Total > 800.00 (Total of this page) | Total > 4,500.00

Sheet 2 of 2 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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B6C (Official Form 6C) (12/07)

In re	Sherie K Bushland		Case No.	
		Dobtor		

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
☐ 11 U.S.C. §522(b)(2)	
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Household Goods and Furnishings Misc. household goods and furnishings	735 ILCS 5/12-1001(b)	2,000.00	2,000.00
Wearing Apparel Clothing and personal items	735 ILCS 5/12-1001(a)	500.00	500.00
Interests in IRA, ERISA, Keogh, or Other Pension or Interest in Rockford Cardiology Associates 401K Plan	Profit Sharing Plans 735 ILCS 5/12-1006	100%	1,000.00
Automobiles, Trucks, Trailers, and Other Vehicles 1997 Ford Escort	735 ILCS 5/12-1001(c)	800.00	800.00

Total: 4,300.00 4,300.00 Case 08-72695 Doc 1 Filed 08/21/08 Entered 08/21/08 10:23:08 Desc Main Page 13 of 42 Document

B6D (Official Form 6D) (12/07)

In re	Sherie K Bushland	Case No	_
		Debtor	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONT - NGEN	UNLIQUIDAT	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.] ⊤	T E D			
	1			Н	D	Ш		
			Value \$					
Account No.								
	1							
			Value \$					
Account No.								
	1							
			Value \$	1				
Account No.	T	Т		П		П		
	1							
	1		Value \$					
_	_		S	ubt	ota	ıl		
_0 continuation sheets attached			(Total of th					
			(1		
			(P		ota		0.00	0.00
			(Report on Summary of Sc	ned	ule	(s)		

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B6E (Official Form 6E) (12/07)

•		
In re	Sherie K Bushland	Case No.
-		Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

also on the Statistical Summary of Certain Liabilities and Related Data. Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busines whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	Sherie K Bushland		Case No	
_		Debtor ,		

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

			r				
CREDITOR'S NAME,	СО	Hu	sband, Wife, Joint, or Community	CO	ИC	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	DEBTOR	H W H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	NH - NG	GD-	SPUTED	AMOUNT OF CLAIM
Account No.			collection for: Unitrin Speciality Insuance and other misc. accounts	T	T E D		
ADAMS & MORSE ASSOCIATES, INC. P.O. Box 972 Manchester, NH 03105		-					128.00
Account No.			collection for: First Premier and other misc.		Н		
ARROW FINANCIAL 5996 W. Touhy Avenue Niles, IL 60714-4610		-	accounts				551.00
Account No.			collection for: Providian and other misc. accounts		Н		
ASSET ACCEPTANCE LLC P.O. Box 2036 Warren, MI 48090		-					
							1,921.59
Account No. ATTORNEY TERRY HOSS P.O. Box 449 Cherry Valley, IL 61016		-	collection for: Pediatric Cardiology and other misc. accounts				
							82.20
_6 continuation sheets attached			(Total of t	Subt his j			2,682.79

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B6F (Official Form 6F) (12/07) - Cont.

In re	Sherie K Bushland	Case No	
•		Debtor	

	_	1	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Τ_		<u> </u>	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.			collections for: Roxbury Family and other misc.	⊤	T E		
C.B. ACCOUNTS, INC. 1101 Main Street Peoria, IL 61606		-	accounts		D		282.98
Account No. 5187-5201-2855-6637	T	H	misc. charges	十		H	
CITI CARDS P.O. Box 6000 The Lakes, NV 89163-6000		_					5,828.28
Account No. 5206F	┝	┝	services	\vdash	_		0,020.20
CITY OF OREGON 115 North Third Street Oregon, IL 61061		_					120.14
Account No.		H	nsf	\vdash			
COLLECTION PROFESSIONALS 723- 1st Street La Salle, IL 61301		-					57.95
Account No.		t	utilities for the following accounts: #2959644021,	T			
COMMONWEALTH EDISON COMPANY Attention: Credit Department 2100 Swift Drive Oak Brook, IL 60523		_	#2707202053 and #2707311048				2,232.01
Sheet no1 of _6 sheets attached to Schedule of		1		Subt	tota	ıl	8,521.36
Creditors Holding Unsecured Nonpriority Claims			(Total of t	nis	pag	ge)	0,021.30

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B6F (Official Form 6F) (12/07) - Cont.

In re	Sherie K Bushland	Case No	
•		Debtor	

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONFLNGEN	LIQUIDA	U T E D	AMOUNT OF CLAIM
Account No.			collections for deficiency balance on auto loan,	Т	T E D		
CONSUMER PORTFOLIO SERVICES c/o Attorney Kenneth B. Drost, P.C. 111 Lions Drive, Suite 206 Barrington, IL 60010		-	and other misc. accounts				12,803.58
Account No.			collection for: Insight Communications and other		t		
CREDIT PROTECTION ASSOCIATION 13355 Noel Road, 21st Floor Dallas, TX 75240		-	misc. accounts				749.00
Account No.	-		collection for: Medical Pain Management,	+	╀	-	749.00
CREDITORS' PROTECTION SERVICE 202 W. State St, 3rd Floor P.O. Box 4115 Rockford, IL 61110		-	University of Illinois and other misc. accounts				309.50
Account No.	<u> </u>		collection for: Walmart, Kmart and other misc.		t		
FRIEDMAN & WEXLER 500 W. Madison Street, Suite 2910 Chicago, IL 60661-2587		-	accounts				427.00
Account No.	╁		collection for: Eagle Food Center and other misc.		+	H	
H & R ACCOUNTS P.O. Box 672 Moline, IL 61265		-	accounts				119.00
Sheet no2 of _6 sheets attached to Schedule of	1_	<u> </u>		Sub	tot	L al	
Creditors Holding Unsecured Nonpriority Claims			(Total of				14,408.08

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B6F (Official Form 6F) (12/07) - Cont.

In re	Sherie K Bushland	Case No.	
-		Debtor	

	<u>ر</u>	ш	sband, Wife, Joint, or Community	<u></u>	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	ONL-QU-DATED	SPUTED	AMOUNT OF CLAIM
Account No. 27370015234-03			cable services	Т	TE		
INSIGHT COMMUNICATIONS Attn: Sandy Windell 4450 Kishwaukee Street Rockford, IL 61109		-					653.76
Account No.	T		collections for: Grant Park Auto, Swedish				
MUTUAL MANAGEMENT SERVICES 401 E. State St., 2nd Floor P.O. Box 4777 Rockford, IL 61110		-	American, Radiology Consultants, Physicians Immediate Care and other misc. accounts				1,017.40
Account No.	-		collection for: Direct TV and other misc. accounts				1,011.10
NCO FINANCIAL SYSTEMS P.O. Box 105062 Atlanta, GA 30348		-					230.00
Account No.			utilities for the following accounts:				
NICOR GAS COMPANY P.O. Box 549 Aurora, IL 60507		-	#63-78-93-1320-0 and #08-67-43-0408-7				1,542.52
Account No.	t		services				
OGLE COUNTY PHYSICIAL THERAPY 8725 N. Route 2 Byron, IL 61010		-					60.00
Sheet no. 3 of 6 sheets attached to Schedule of	_	_	S	Subt	tota	ıl	3,503.68
Creditors Holding Unsecured Nonpriority Claims			(Total of the	his	pag	ge)	3,503.08

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B6F (Official Form 6F) (12/07) - Cont.

In re	Sherie K Bushland	Case No	
_		Debtor	

	_	_					
CREDITOR'S NAME,	CO	Ηι	Isband, Wife, Joint, or Community	CO	٦ZC	D	
MAILING ADDRESS	D E	Н	DATE CLAIM WAS INCURRED AND	1 T I	1 1	Р	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER	ВТ	W	CONSIDERATION FOR CLAIM. IF CLAIM	I N	Q U	U	AMOUNT OF CLAIM
(See instructions above.)	CODEBTOR	С	IS SUBJECT TO SETOFF, SO STATE.	IGI	1 1	F	7 INTOCIVITOT CEASIN
Account No.	H	╁	medical	N T	D A T	_	
					E D		
OSF COMMON BUSINESS OFFICE							
P.O. Box 1806		-					
Peoria, IL 61656-1712							
							350.62
Account No.			medical				
OSF ST. ANTHONY MEDICAL CENTER							
5666 E. State Street		_					
Rockford, IL 61108-2472							
1100Mora, 12 01100 2112							
							3,495.47
Account No.	t	T	medical				
	l						
PHYSICIANS IMMEDIATE CARE							
11475 North Second St.		-					
Machesney Park, IL 61115							
							66.00
Account No.	l		medical				
QUEST DIAGNOSTICS							
1355 Mittel Blvd.		-					
Attn: Patient Billing							
Wood Dale, IL 60191-1024							
							31.78
Account No.	T	T	medical	Ħ			
ROCHELLE COMMUNITY HOSPITAL							
900 North Second Street		-					
P.O. Box 330							
Rochelle, IL 61068							700.00
							792.00
Sheet no. <u>4</u> of <u>6</u> sheets attached to Schedule of				Subt			4,735.87
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his p	oag	e)	7,730.07

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B6F (Official Form 6F) (12/07) - Cont.

In re	Sherie K Bushland	Case No	
_		Debtor	

						_	
CREDITOR'S NAME,		Hu	usband, Wife, Joint, or Community	CON	JZL	D	
MAILING ADDRESS	ď	Н		Ň	Ľ	s	
INCLUDING ZIP CODE,	E	W	DATE CLAIM WAS INCURRED AND	T	1	P	
AND ACCOUNT NUMBER	Ţ	J	CONSIDERATION FOR CLAIM. IF CLAIM	Ņ	Ũ	U T E	AMOUNT OF CLAIM
(See instructions above.)	CODEBTOR	С	IS SUBJECT TO SETOFF, SO STATE.	N G E N	l D	ΙĒ	
Account No. 5508	╫	╁	services	N T	DATED		
Account No. 5500	┨		Services		E		
ROCHELLE DISPOSAL SERVICE, INC.							1
		_					
P.O. Box 268							
Rochelle, IL 61068							
							92.40
Account No.	T		collection for: OSF St. Anthony and other misc.				
	1		accounts				
ROCKFORD MERCANTILE AGENCY							
2502 S. Alpine Road		_					
Rockford, IL 61108							
							466.88
Account No.	1		medical				
	1						
ROCKFORD ORTHOPEDIC SURGERY							
CENTER CENTER		_					
324 Roxbury Road							
Rockford, IL 61107							
							41.74
Account No.			medical				
	1						
ROCKFORD RADIOLOGY							
P.O. Box 5368		-					
Rockford, IL 61125-0368							
							185.00
	╀	-					
Account No.	4		collection for: Joseph J. Kerwin DDS. and other				
	1		misc. accounts				
RRCA ACCOUNTS MANAGEMENT,							
INC.	1	-					
312 Locust Street	1						
Sterling, IL 61081	1						
							316.20
Sheet no5 _ of _6 _ sheets attached to Schedule of	_			L	otc	1	
							1,102.22
Creditors Holding Unsecured Nonpriority Claims			(Total of t	nis į	pag	ge)	1

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Sherie K Bushland	Case No	
•		Debtor	

CREDITOR'S NAME,	C	Hu	usband, Wife, Joint, or Community	CO	U	D	
MAILING ADDRESS	CODEBTOR	Н		N T	Ľ	D I S P	
INCLUDING ZIP CODE,	B	W	CONSIDERATION FOR CLAIM. IF CLAIM	1	Q	Ų	
AND ACCOUNT NUMBER (See instructions above.)	ō	C	IS SUBJECT TO SETOFF, SO STATE.	N G	1	I F	
· ·	R			GENT	A	Ď	
Account No.			medical	'	Ė		
THE DEDIATRIC CARRIOLOGY CLINIC						H	+
THE PEDIATRIC CARDIOLOGY CLINIC Bruce M. Hecht MD FAAP FACC		L					
1415 E. State Street, Suite 601							
Rockford, IL 61104							
Rookiola, iE 01104							82.20
	L	┡		\perp		┡	02.20
Account No. 206357686			cell phone service				
U.S. CELLULAR							
Attn: Write Off Department		l.					
P.O. Box 7835							
Madison, WI 53707-7835							
Wadison, W1 007 07 7 000							925.17
	L						320.17
Account No.	l		collection for: Vonage and other misc. accounts				
VICIONI FINIANCIAL CODD							
VISION FINANCIAL CORP. P.O. Box 800		L					
Purchase, NY 10577							
Tulchase, IVI 10077							
							159.20
A account No.	┢	╀				┢	
Account No.	ł						
Account No.	┢	t				H	
	ł						
						1	
Sheet no. 6 of 6 sheets attached to Schedule of		_		Subt	ota	ıl	
Creditors Holding Unsecured Nonpriority Claims (Total of this page)						1,166.57	
<i>C</i>			(2000)		ota		
			(Report on Summary of So				36,120.57
			(Report on Summary of Sc	neu	ult	10)	1

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B6G (Official Form 6G) (12/07)

In re	Sherie K Bushland	Case No.	
-		Debtor	

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 08-72695 Doc 1 Filed 08/21/08 Entered 08/21/08 10:23:08 Desc Main Document Page 23 of 42

B6H (Official Form 6H) (12/07)

In re	Sherie K Bushland		Case No.	
		D-1-4- :-	<u> </u>	
		Debtor	-,	

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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B6I (Official Form 6I) (12/07)

In re	Sherie K Bushland		Case No.	
	_	Debtor(s)		

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE									
Divorced	RELATIONSHIP(S): child	AGE(S): 15 yrs.	` /							
Employment:	DEBTOR		SPOUSE							
Occupation										
Name of Employer N	OT EMPLOYED									
How long employed										
Address of Employer										
INCOME: (Estimate of average or pr	ojected monthly income at time case filed)	DEF	BTOR		SPOUSE					
	ommissions (Prorate if not paid monthly)	\$	0.00	\$	N/A					
2. Estimate monthly overtime	1	\$	0.00	\$	N/A					
3. SUBTOTAL		\$	0.00	<u> </u>	N/A					
4. LESS PAYROLL DEDUCTIONS										
 a. Payroll taxes and social secur. 	ity	\$	0.00	\$	N/A					
b. Insurance		\$	0.00	\$	N/A					
c. Union dues		\$	0.00	\$	N/A					
d. Other (Specify):		\$	0.00	\$	N/A					
	_	\$	0.00	\$	N/A					
5. SUBTOTAL OF PAYROLL DEDU	UCTIONS	\$	0.00	\$	N/A					
6. TOTAL NET MONTHLY TAKE I	HOME PAY	\$	0.00	\$	N/A					
7. Regular income from operation of l	business or profession or farm (Attach detailed statement)	\$	0.00	\$	N/A					
8. Income from real property		\$	0.00	\$	N/A					
9. Interest and dividends		\$	0.00	\$	N/A					
dependents listed above	payments payable to the debtor for the debtor's use or that o	s	420.00	\$	N/A					
11. Social security or government assi (Specify):		¢	0.00	\$	N/A					
(Specify).	-	Ψ	0.00	\$ <u></u>	N/A					
12. Pension or retirement income		\$	0.00	\$ 	N/A					
13. Other monthly income		Ψ	0.00	Ψ	14/71					
(Specify):		\$	0.00	\$	N/A					
		\$	0.00	\$	N/A					
14. SUBTOTAL OF LINES 7 THRO	UGH 13	\$	420.00	\$	N/A					
15. AVERAGE MONTHLY INCOM	E (Add amounts shown on lines 6 and 14)	\$	420.00	\$	N/A					
16. COMBINED AVERAGE MONT	HLY INCOME: (Combine column totals from line 15)	\$		420.0	00					

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6J (Official Form 6J) (12/07)

In re	Sherie K Bushland		Case No.	
		Debtor(s)		

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

expenses calculated on this form may differ from the deductions from income allowed on Form 22		e monthly
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. expenditures labeled "Spouse."	Complete a separate	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	500.00
a. Are real estate taxes included? Yes No _X_		
b. Is property insurance included? Yes No _X_		
2. Utilities: a. Electricity and heating fuel	\$	205.00
b. Water and sewer	\$	0.00
c. Telephone	\$	0.00
d. Other See Detailed Expense Attachment	\$	186.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	300.00
5. Clothing	\$	65.00
6. Laundry and dry cleaning	\$	25.00
7. Medical and dental expenses	\$	75.00
8. Transportation (not including car payments)	\$	150.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	50.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)		0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in plan)	the	
a. Auto	\$	0.00
b. Other	\$	0.00
c. Other		0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$	0.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedul if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	es and, \$	1,656.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the following the filing of this document:	year	
20. STATEMENT OF MONTHLY NET INCOME	A	400.00
a. Average monthly income from Line 15 of Schedule I	\$	420.00
b. Average monthly expenses from Line 18 above	\$	1,656.00
c. Monthly net income (a. minus b.)	\$	-1,236.00

Case	Jo-12095	DOC T	Filed 08/21/08		5 10.23.06	Desc Mail	1
			Document	Page 26 of 42			
B6J (Official Form 6J)	12/07)		2000	: a.go =0 0: :=			
In re Sherie K Bu	ıshland				Case No.		
				Debtor(s)			
SC	HEDULE.	J - CURF	RENT EXPEND	ITURES OF INDIV	IDUAL DEI	BTOR(S)	
			Detailed Exp	ense Attachment			
Other Utility Expen	<u>iditures:</u>						
cable						\$	96.00
cell	_				_	\$	90.00
Total Other Utility	Expenditure	es				\$	186.00

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B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Sherie K Bushland			Case No.	
			Debtor(s)	Chapter	7
	DECLARATION CON	CERN	ING DEBTOR'S SC	HEDUL	ES
	DECLARATION UNDER PENA	ALTY C	F PERJURY BY INDIVI	DUAL DEI	STOR
	I declare under penalty of perjury that I l				_
	sheets, and that they are true and correct t	to the be	est of my knowledge, infor	mation, and	belief.
Date	August 20, 2008 Sign	nature	/s/ Sherie K Bushland		
			Sherie K Bushland		
			Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Sherie K Bushland			
		Debtor(s)	Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT \$17,038.00	SOURCE 2008
\$25,987.00	2007
\$23,580.00	2006

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$420.00 Monthly child support.

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
TRANSFERS TRANSFERS OWING

NAME AND ADDRESS OF CREDITOR

None

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

OWING

2

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER David Jackson vs.

NATURE OF PROCEEDING Order of protection and debt collection COURT OR AGENCY AND LOCATION Ogle County Circuit Court STATUS OR DISPOSITION Judgment

Bushland 2006 OP 128

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION,
FORECLOSURE SALE,
TRANSFER OR RETURN
DESCRIPTION AND VALUE OF
PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF CUSTODIAN OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE BALSLEY & DAHLBERG, LLP 5130 N. 2nd St. Loves Park, IL 61111 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR August 20, 2008 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$500.00

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10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED
AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None List all property

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

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15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 123 S. 6th Street Oregon, IL

NAME USED same

DATES OF OCCUPANCY

5

10-05 to 10-06

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF **GOVERNMENTAL UNIT**

DATE OF

ENVIRONMENTAL

NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

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18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN ADDRESS

NATURE OF BUSINESS ENDI

BEGINNING AND ENDING DATES

6

None

NAME

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

-

NAME ADDRESS

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	August 20, 2008	Signature	/s/ Sherie K Bushland	
			Sherie K Bushland	
			Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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Form 8 (10/05)

United States Bankruptcy Court Northern District of Illinois

		Northern Di	strict of Illinois			
In re	Sherie K Bushland			Case No.		
			Debtor(s)	Chapter	7	
	CHAPTER 7 INDI				TENTION	
	I have filed a schedule of assets and liabil	ities which includes deb	ts secured by property o	f the estate.		
	I have filed a schedule of executory contra	acts and unexpired lease	s which includes person	al property subj	ect to an unexpire	ed lease.
	I intend to do the following with respect to	o property of the estate	which secures those deb	ts or is subject to	o a lease:	
Descrii	ption of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
-NON						
Proper -NON	•	Lessor's Name Signature	Lease will be assumed pursuan to 11 U.S.C. § 362(h)(1)(A)			
Date	710guot 20, 2000	_ Signature	Sherie K Bushland	<u>u</u>		
			Debtor			

Case 08-72695 Doc 1 Filed 08/21/08 Entered 08/21/08 10:23:08 Desc Main Document Page 35 of 42 United States Bankruptcy Court

Northern District of Illinois	

In re	Sherie K Bushland			
		Debtor(s)	Chapter	7

	Debtor(s) Chapter 1
	DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and the compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or the rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:
	For legal services, I have agreed to accept
	Prior to the filing of this statement I have received\$ 500.00
	Balance Due
2.	\$299.00 of the filing fee has been paid.
3.	The source of the compensation paid to me was:
	■ Debtor □ Other (specify):
4.	The source of compensation to be paid to me is:
	■ Debtor □ Other (specify):
5.	■ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm
	☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.
6.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. [Other provisions as needed] Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.
7.	By agreement with the debtor(s), the above-disclosed fee does not include the following service: Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.
	CERTIFICATION
thi	I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in a bankruptcy proceeding.
Da	ated: August 20, 2008 /s/ JEFFRY A. DAHLBERG
	JEFFRY A. DAHLBERG
	Balsley & Dahlberg, LLP
	5130 North Second Street Loves Park, IL 61111
	(815) 877-2593 Fax: (815) 877-7965
	www.balsleylawoffice.com

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

JEFFRY A. DAHLBERG	X /s/ JEFFRY A. DAHLBERG	August 20, 2008			
Printed Name of Attorney	Signature of Attorney	Date			
Address:					
5130 North Second Street					
Loves Park, IL 61111					
(815) 877-2593					
Certificate of Debtor I (We), the debtor(s), affirm that I (we) have received and read this notice.					
Sherie K Bushland	X /s/ Sherie K Bushland	August 20, 2008			
Printed Name(s) of Debtor(s)	Signature of Debtor	Date			
Case No. (if known)	X				
	Signature of Joint Debtor (if any)	Date			

United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois		
In re	Sherie K Bushland		Case No.	
		Debtor(s)	Chapter _	7
	V	ERIFICATION OF CREDITOR MA	ATRIX	
		Number of C	Creditors:	32
	The above-named Debtor(s (our) knowledge.	s) hereby verifies that the list of credito	ors is true and co	orrect to the best of my
Date:	August 20, 2008	/s/ Sherie K Bushland Sherie K Bushland Signature of Debtor		

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Rochelle, IL 61068

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